

Information to identify the case:

Debtor 1	Sharif H Person	Social Security number or ITIN	xxx-xx-8751
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-24707-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sharif H Person

3/26/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Sharif H Person
DebtorCase No. 18-24707-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db
517659634 +Sharif H Person, 38 Division Ave., Belleville, NJ 07109-2646
517659636 #+First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
517758584 +Island Federal Credit, 120 Motor Pkwy, Hauppauge, NY 11788-5160
517659641 +Island Federal Credit Union, Attn: Pugatch & Nikolis, 220 Mineola Blvd., Ste. 4,
Mineola, NY 11501-2533
517659641 +New York State Dept. of Tax & Finance, Bankruptcy Section, PO Box 5300,
Albany, NY 12205-0300
517659643 +Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517659644 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
517659640 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
Trenton, NJ 08695)
517659646 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2020 00:29:25 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 27 2020 00:29:24 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: IRS.COM Mar 27 2020 03:53:00 United States of America (Internal Revenue Service,
U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
517763670 +EDI: CINGMIDLAND.COM Mar 27 2020 03:53:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517659631 +EDI: CAPITALONE.COM Mar 27 2020 03:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517725252 EDI: CAPITALONE.COM Mar 27 2020 03:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
517788623 EDI: Q3G.COM Mar 27 2020 03:53:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
517676120 EDI: DISCOVER.COM Mar 27 2020 03:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
517659632 +EDI: DISCOVER.COM Mar 27 2020 03:53:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
517659633 +EDI: DCI.COM Mar 27 2020 03:53:00 Diversified Consultants, Inc.,
Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
517749637 EDI: JEFFERSONCAP.COM Mar 27 2020 03:53:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
517659637 EDI: JEFFERSONCAP.COM Mar 27 2020 03:53:00 Jefferson Capital Systems, LLC, Po Box 1999,
Saint Cloud, MN 56302
517779591 E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2020 00:31:17
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517756712 E-mail/Text: bankruptcynotice@nymcu.org Mar 27 2020 00:29:42 MUNICIPAL CREDIT UNION,
22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3145
517659638 +EDI: MID8.COM Mar 27 2020 03:53:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
517701682 +EDI: MID8.COM Mar 27 2020 03:53:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
517659639 E-mail/Text: bankruptcynotice@nymcu.org Mar 27 2020 00:29:42 Municipal Credit Union,
Po Box 3205, Church Street Station, New York City, NY 10007
517774014 EDI: PRA.COM Mar 27 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
517659642 +EDI: PRA.COM Mar 27 2020 03:53:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
517705605 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 27 2020 00:29:40 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
517662114 +EDI: RMSC.COM Mar 27 2020 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517792049 EDI: USBANKARS.COM Mar 27 2020 03:53:00 U.S. Bank National Association,
Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
517659645 EDI: USBANKARS.COM Mar 27 2020 03:53:00 Us Bank, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201
517772888 +EDI: AIS.COM Mar 27 2020 03:53:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 33

Date Rcvd: Mar 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517659635* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2020 at the address(es) listed below:

Carlos D Martinez on behalf of Debtor Sharif H Person cmartinez@scura.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;dsteven@scura.com;lrichard@scura.com;lleon@scura.co
m;martinezcr93878@notify.bestcase.com;agouveia@scura.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond on behalf of Creditor U.S. Bank National Association
phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8